

FIG. 1

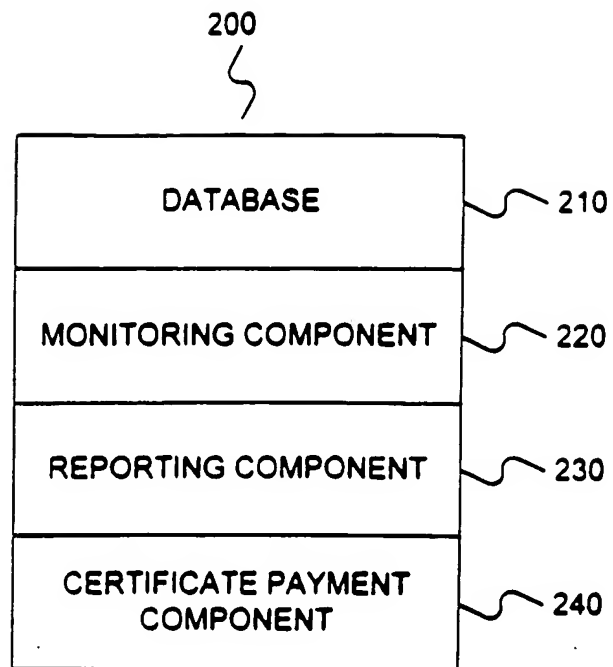


FIG. 2

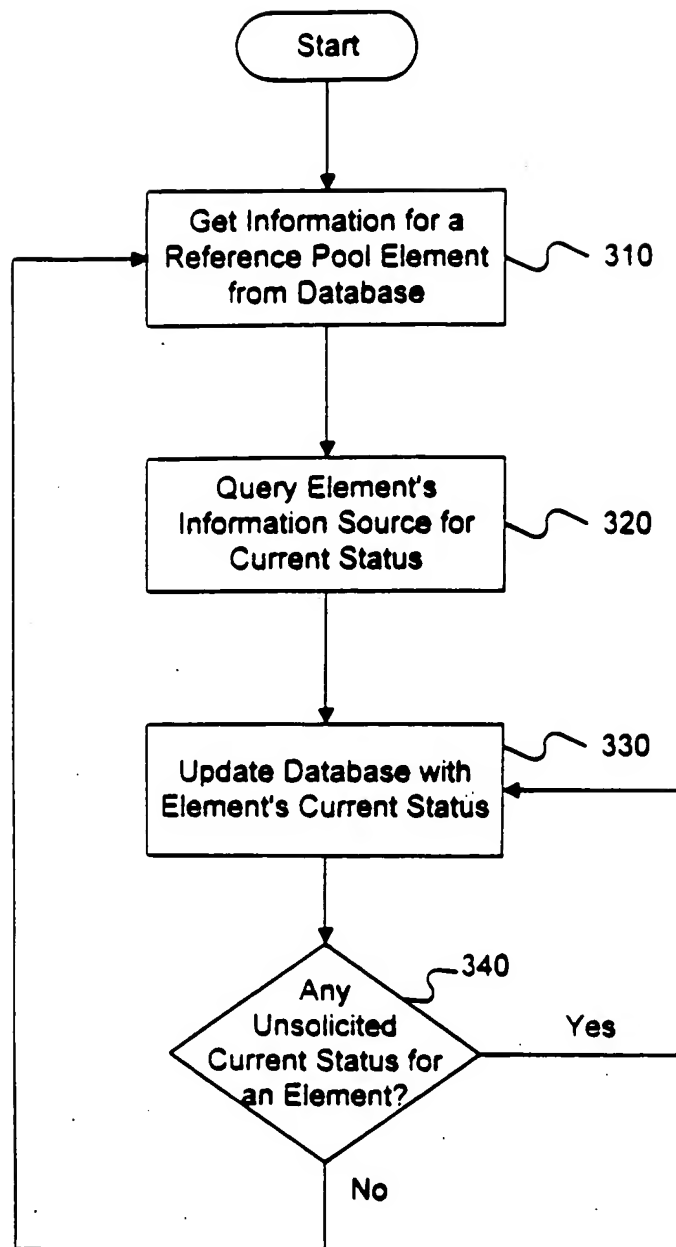


FIG. 3

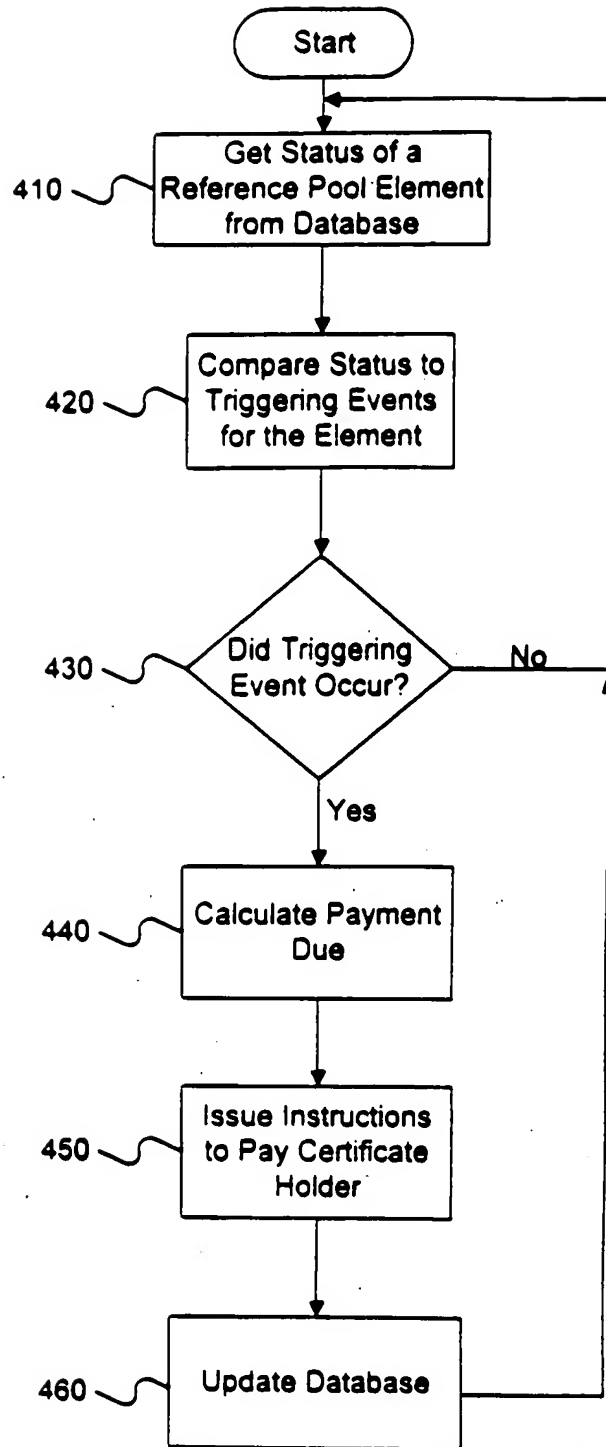


FIG. 4

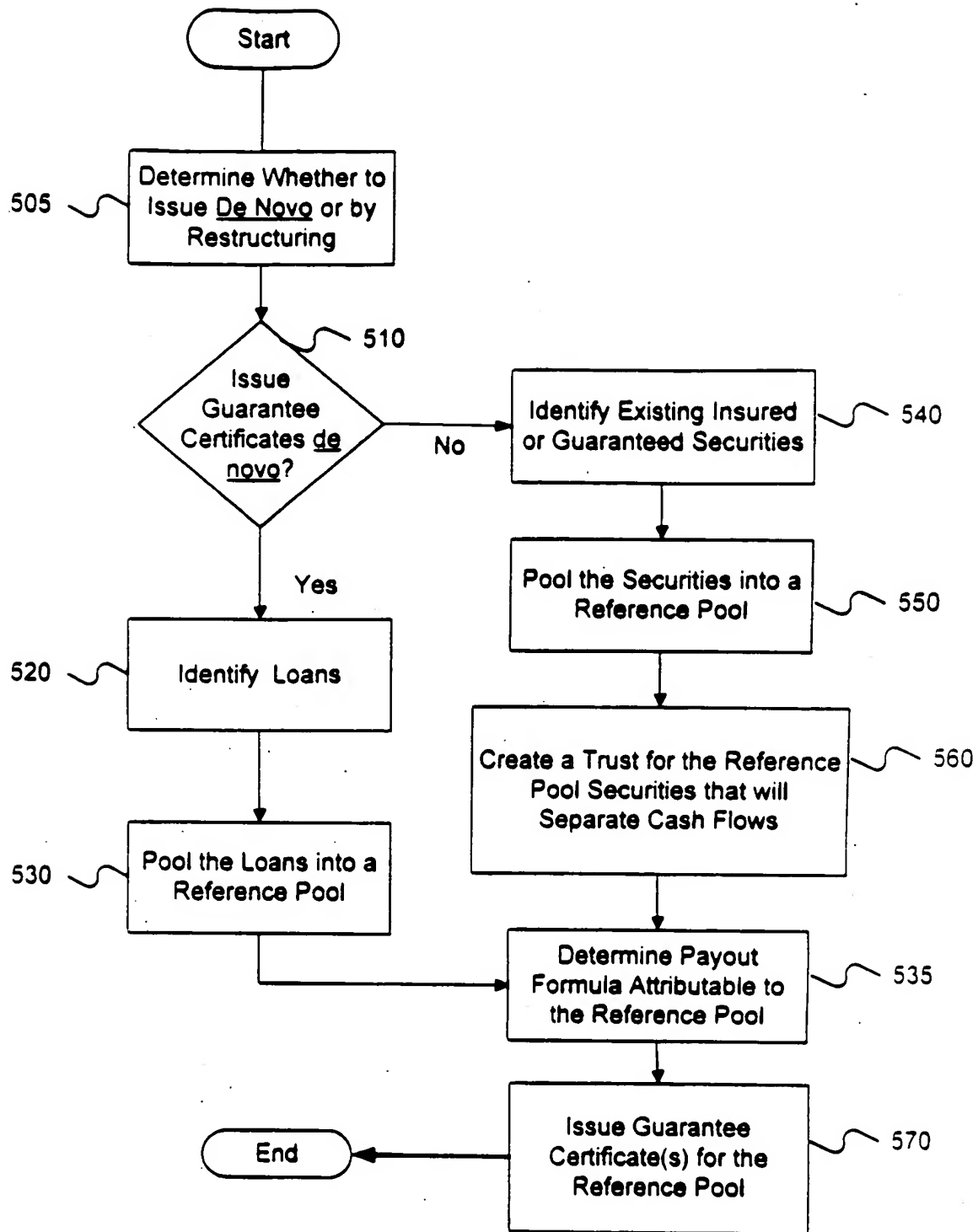
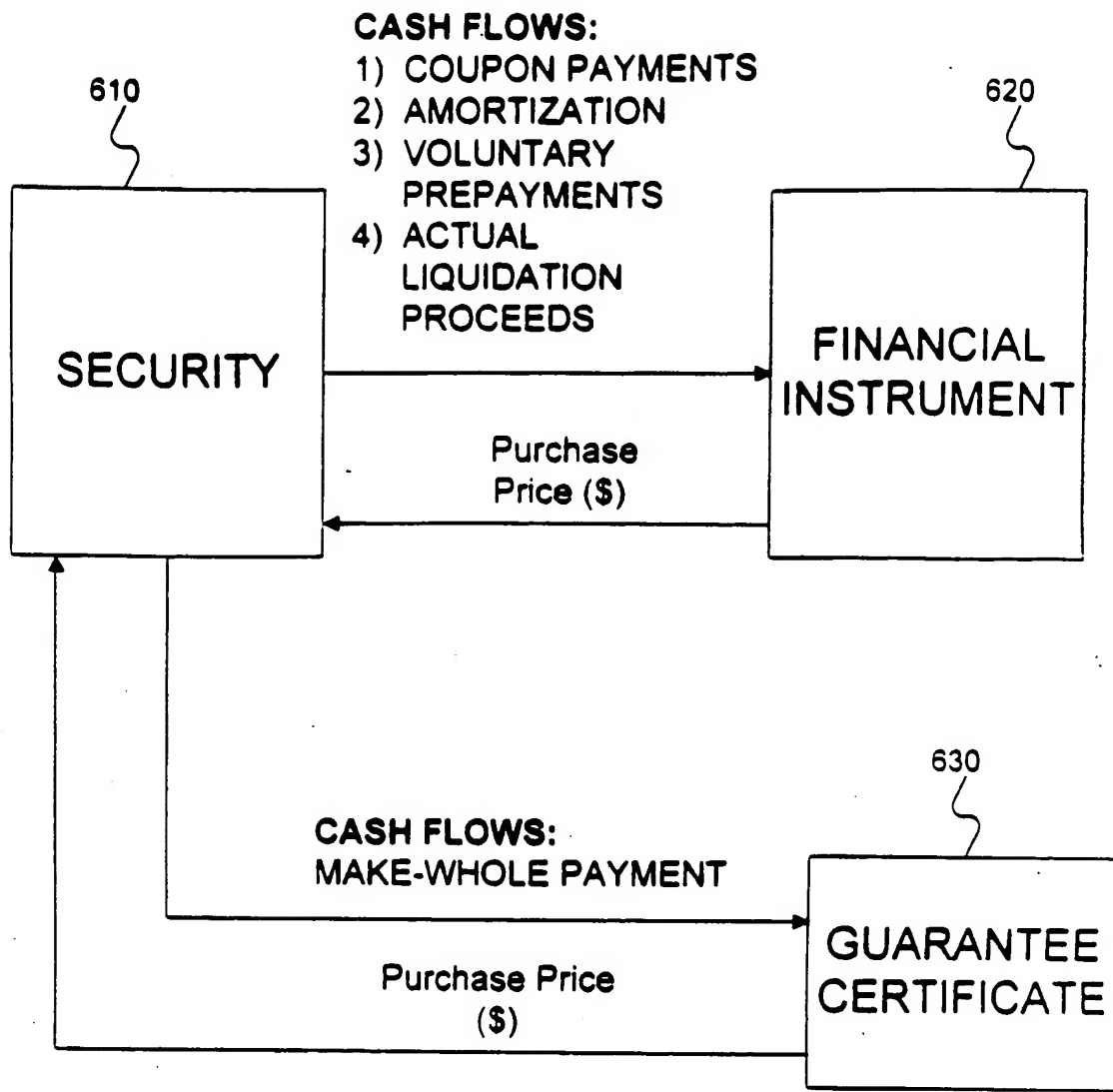


FIG. 5



ACTUAL LIQUIDATION PROCEEDS + MAKE-WHOLE PAYMENT = 100%

FIG. 6

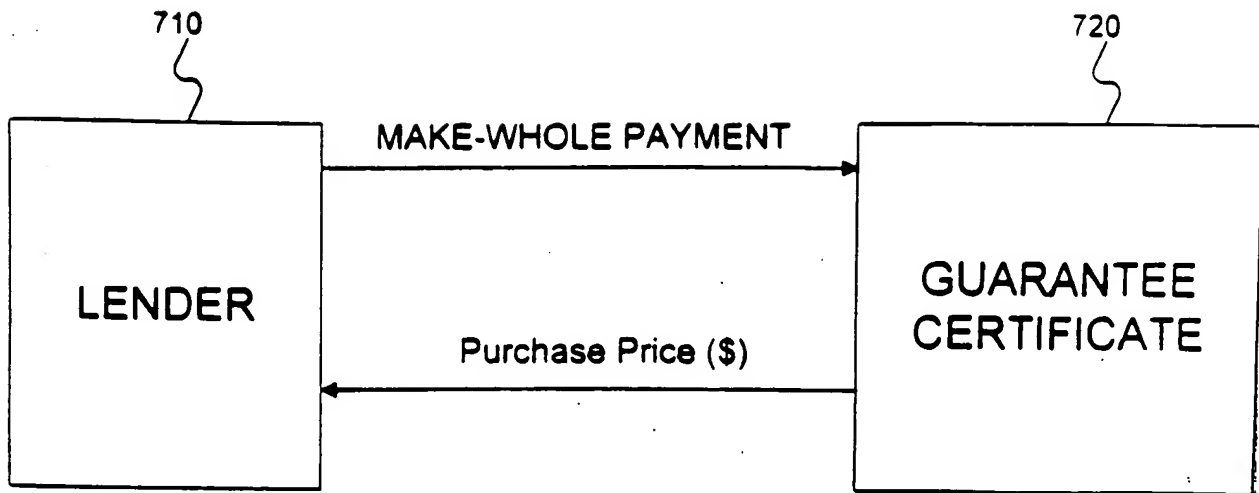


FIG. 7

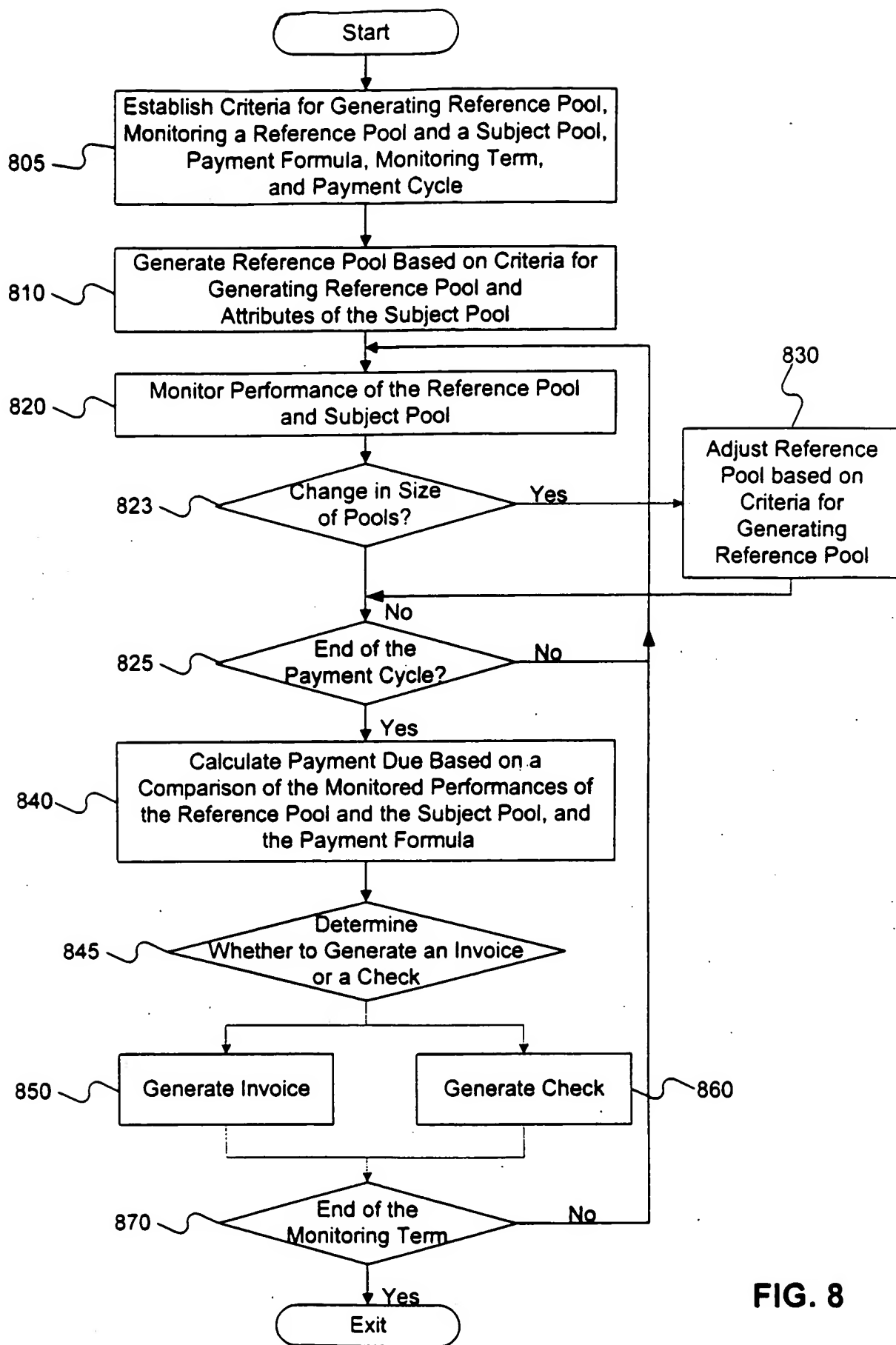


FIG. 8

Risk-Based Ratio Capital Reserve Requirements				
Regulatory Rating Category	Amount of Assets 920	Risk-Based Ratio 930	Base Capital Charge	Cap. Reserve Requirement
CASH Equiv.	\$100	0%	8%	\$0
AAA/AA/MBS	\$100	20%	8%	\$1.60
A-BBB	\$100	50%	8%	\$4.00
OTHER	\$100	100%	8%	\$8.00
	\$400		Total:	\$13.60

Flat Ratio Capital Reserve Requirements			
Regulatory Rating Category	Amount of Assets 921	Flat Ratio 931	Capital Reserve Requirement
CASH Equiv.	\$100	6%	\$6.00
AAA/AA/MBS	\$100	6%	\$6.00
A-BBB	\$100	6%	\$6.00
OTHER	\$100	6%	\$6.00
	\$400		\$24.00

FIG. 9

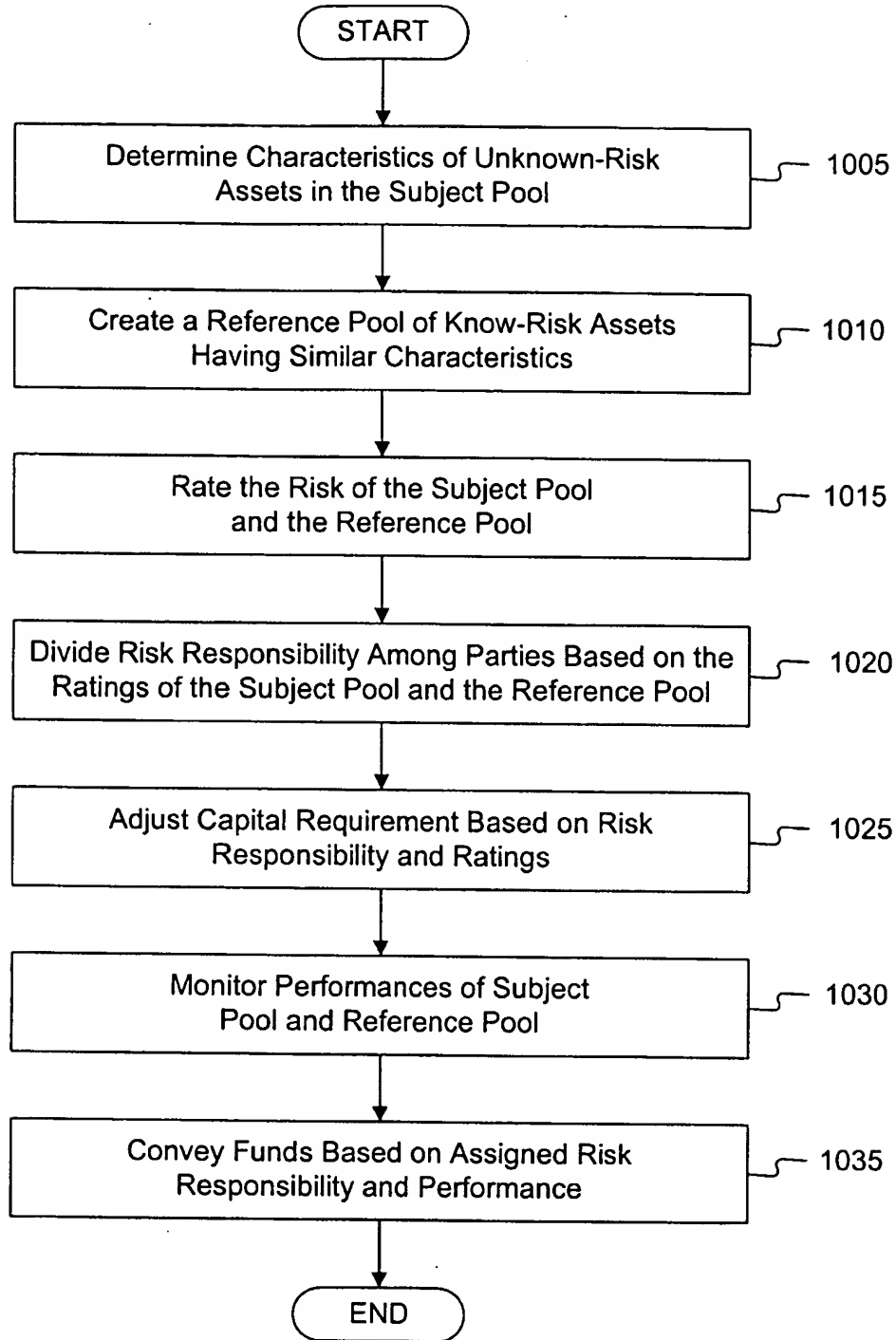


FIG. 10

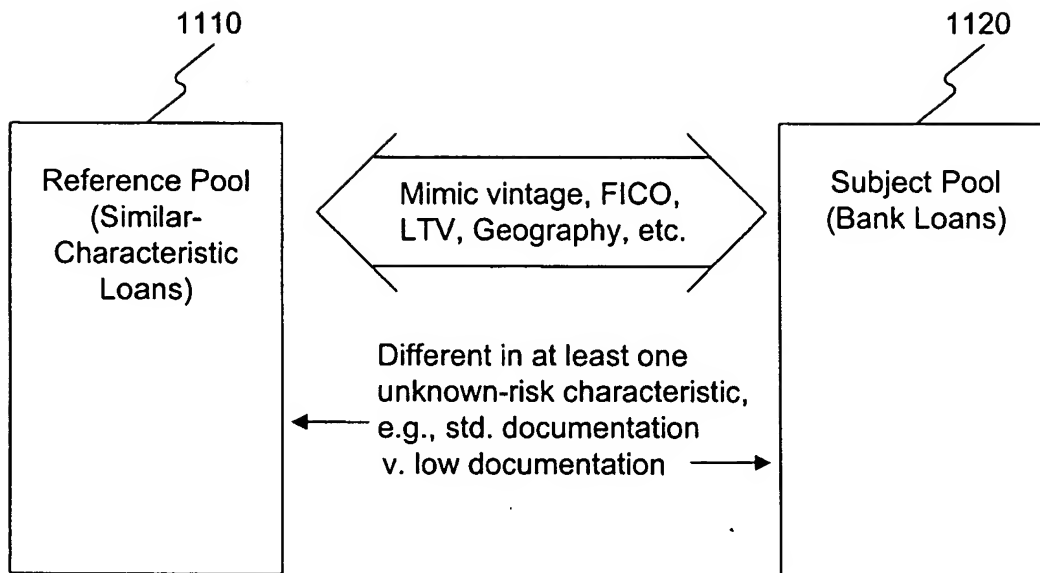


FIG. 11

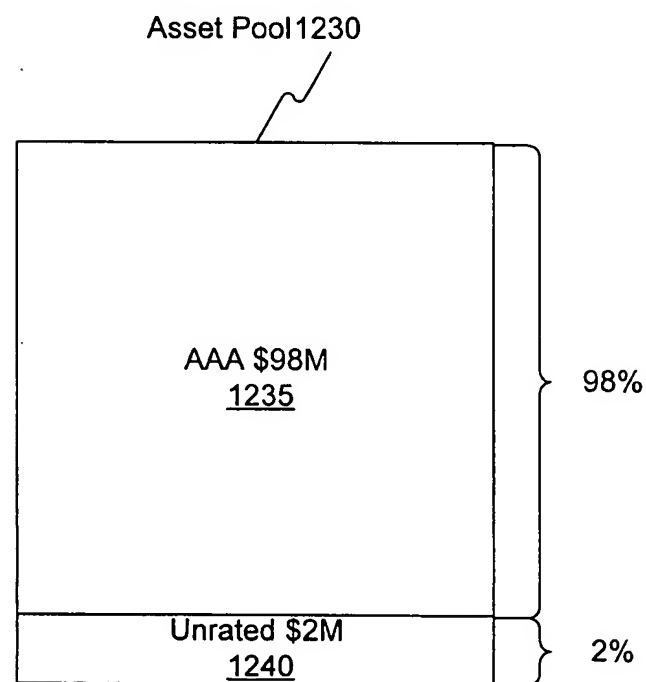
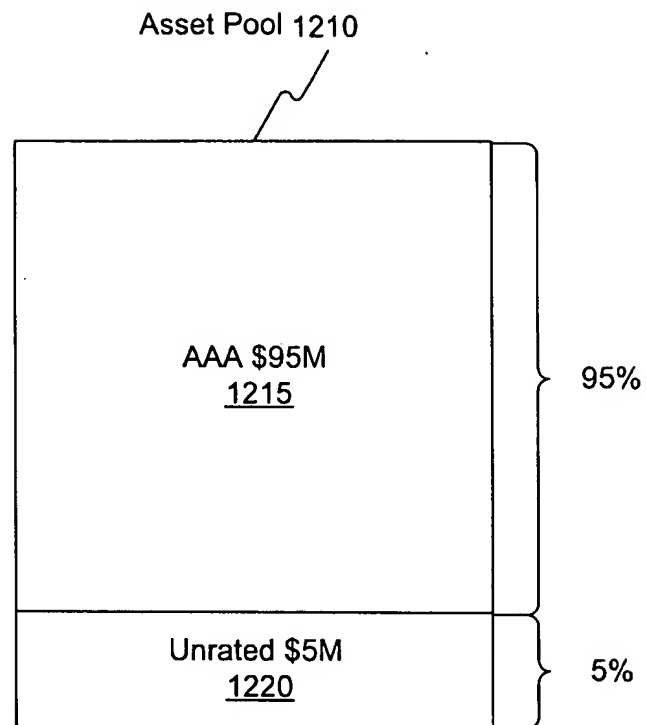


FIG. 12

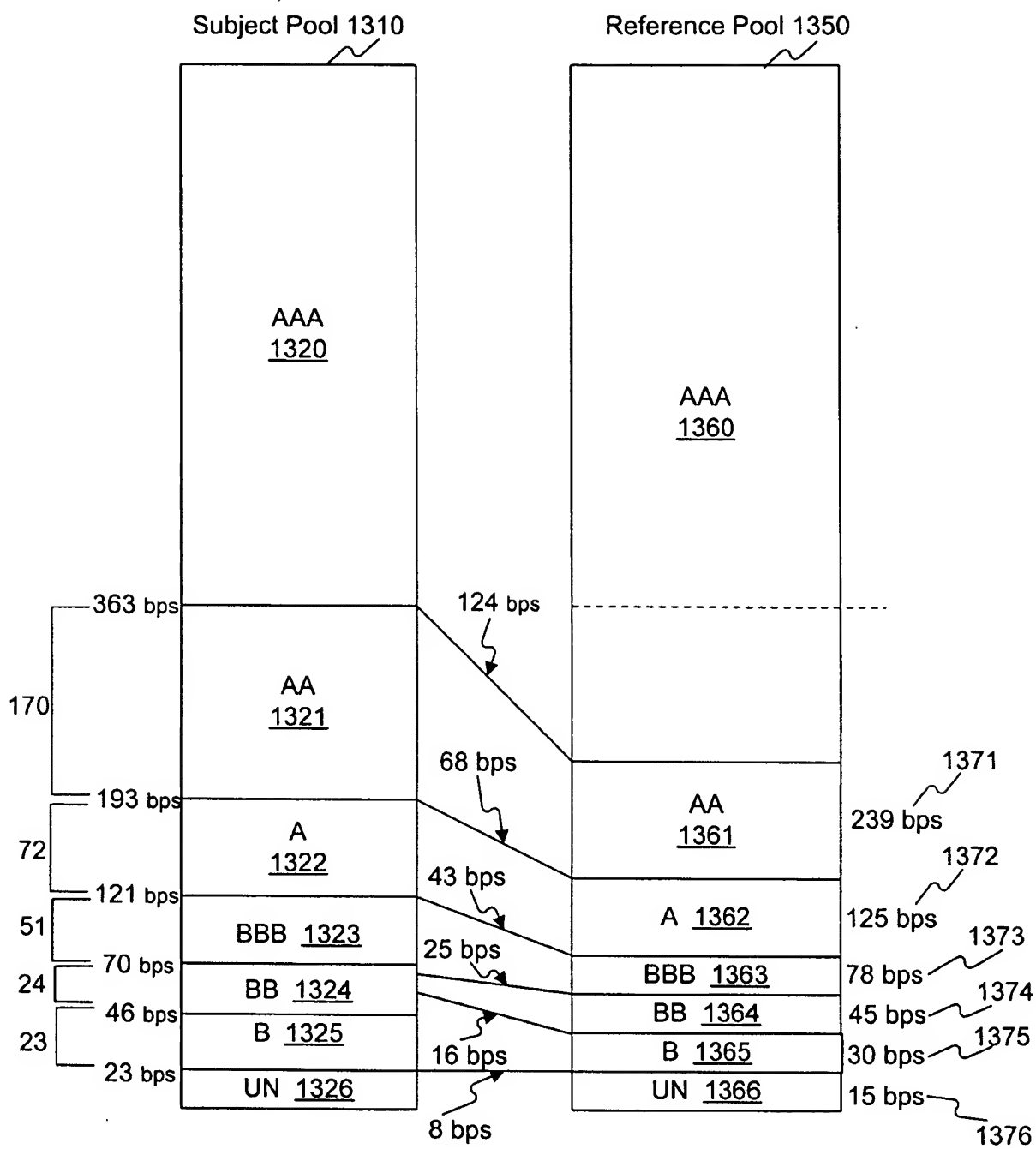


FIG. 13

Rated Positions										Capital	
1412	Subject Pool 1415			Reference Pool 1425			Subject & Reference Pool Delta 1435		Capital Charge	Bank Risk-Based Capital	
	A			B			A-B				
	Levels (bps)	Size (bps)	Levels (bps)	Size (bps)	Levels (bps)	Levels (bps)			(%)	(bps)	
UR	0	23	0	15	UR	8			100	8.0	
B	23	23	15	15	B	8			100	8.0	
BB	46	24	30	15	BB	9			16	1.4	
BBB	70	51	45	33	BBB	18			8	1.4	
A	121	72	78	47	A	25			4	1.0	
AA	193	170	125	114	AA	56			1.6	0.9	
AAA	363	9637	239	9761	AAA	NA					
		10,000		10,000	Total	124				20.8	

FIG. 14

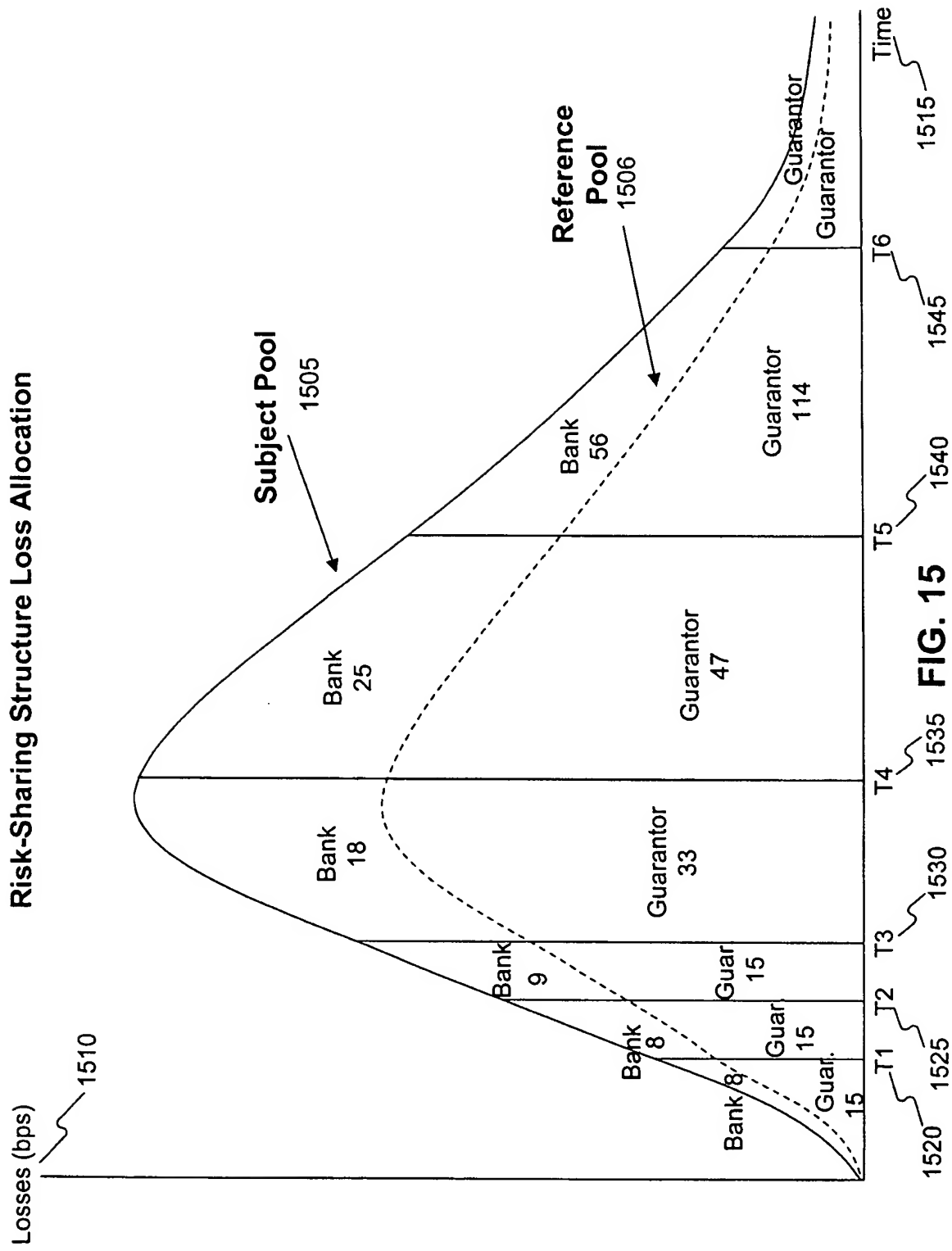


FIG. 15

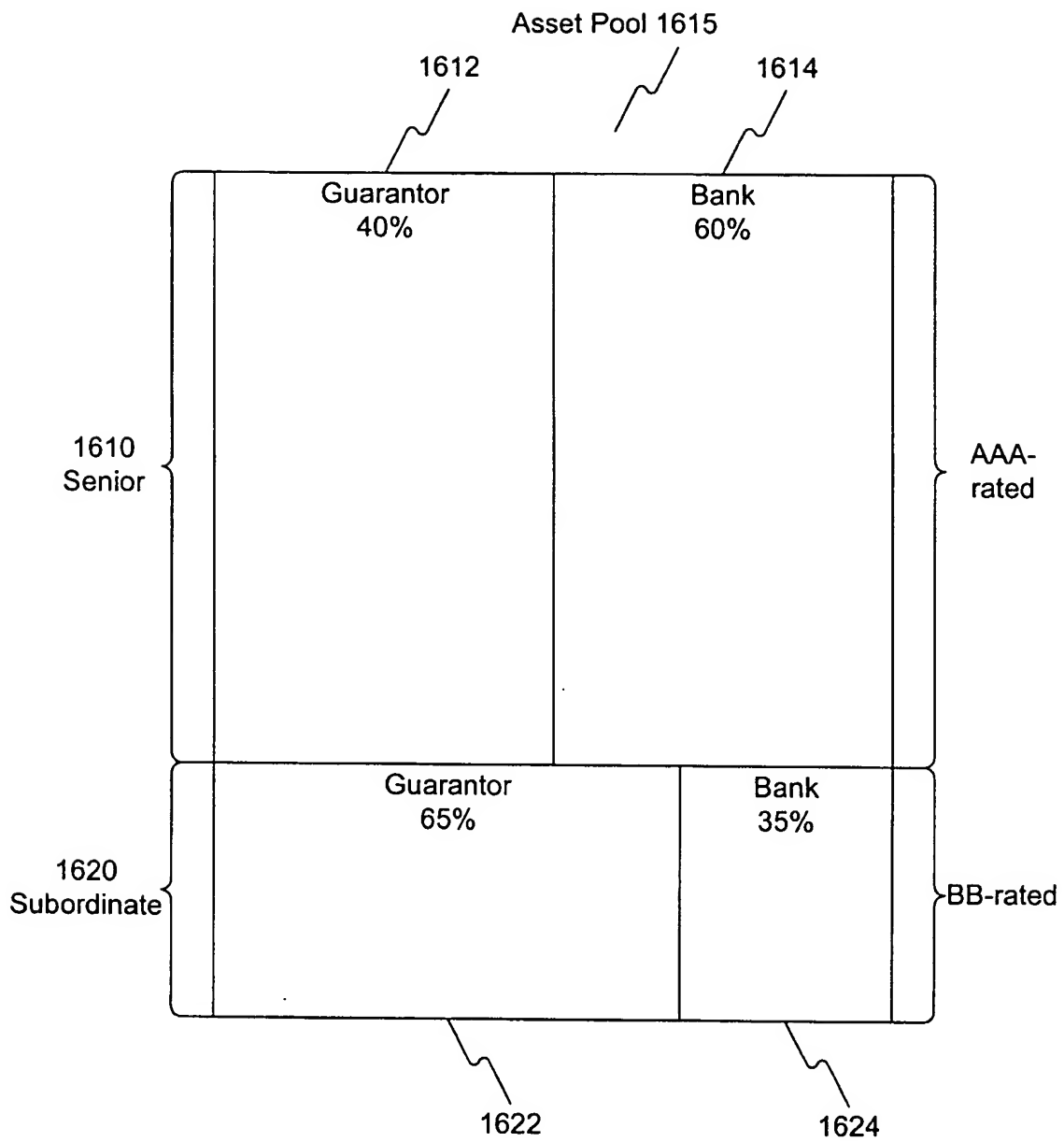


FIG. 16